

STATE OF MISSISSIPPI  
COUNTY OF DE SOTO

Stephen Sheppard  
CMI 625707587

SUBSTITUTED TRUSTEES DEED

WHEREAS, on October 29, 1993, Stephen Sheppard, a married person and Denise M. Sheppard executed a Deed of Trust to H. Farris Chrisler, III, Trustee for the benefit of Mid-State Mortgage Company, which Deed of Trust is filed for record in Book 677, Page 424 in the office of the Chancery Clerk of De Soto County at Hernando, Mississippi; and

WHEREAS, said Deed of Trust was subsequently assigned to Citicorp Mortgage, Inc. by instrument dated August 1, 1994 and recorded in Book 735, Page 575 of the aforesaid records; and

WHEREAS, as authorized by the aforesaid Deed of Trust and in strict accordance therewith, Citicorp Mortgage, Inc. appointed and substituted J. Gary Massey as Trustee therein in the place and stead of the trustee named in said Deed of Trust or subsequently substituted therein by Substitution of Trustee dated April 6, 1999, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 1100 at Page 655 prior to the first publication and posting of the notice of sale; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust, which default continued for a period of time necessary for the holder thereof to declare the entire indebtedness, together with attorney's fees, expenses and costs, immediately due and payable, as was its option so to do under the terms of said Deed of Trust, and default having been made in payment of said amount and the Substituted Trustee having been requested and directed by Citicorp Mortgage, Inc. to foreclose under the terms of said Deed of Trust, I did on June 2, 1999, during legal hours, being between the hours of 11:00 a.m. and 4:00 p.m., at the East Front door of the County Courthouse of De Soto County, Hernando, Mississippi, in accordance with the terms of the Deed of Trust and the laws of the State of Mississippi, offer for sale at public auction and sell to the highest and best bidder for cash the following described land and property lying and being situated in De Soto County, Mississippi, being more particularly described as follows, to wit:

Lot 83, Section B, Magnolia Gardens Subdivision, Section 34, Township 1 South, Range 6 West, as recorded in DeSoto County Chancery Court Clerks Office, in the Chancery Court Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for more particular description of said property.

Said property was sold after strictly complying with all the terms and conditions of said Deed of Trust and the statutes made and provided in such cases. A notice of time, place and terms of said sale, together with a description of the property to be sold, was given by publication in the DESOTO COUNTY TRIBUNE, a newspaper published in De Soto County, Mississippi for three consecutive weeks preceding the date of sale. The first notice of the publication appeared on May 12, 1999, and subsequent notices appeared on May 19 and 26, 1999, (a certified copy of which is attached hereto,) and a notice identical to the published notice was posted on the bulletin board at the East Front door of the County Courthouse of De Soto County, Hernando, Mississippi for said period of three consecutive weeks. Everything necessary to be done was done to make and effect a good and lawful sale.

At said Sale, Citicorp Mortgage, Inc. bid for said property in the amount of \$73,794.14, which being the highest and best bid, the same was then and there struck off to Citicorp Mortgage, Inc. and it was declared the purchaser thereof.

NOW THEREFORE, in consideration of the full payment of the purchase price, I, the undersigned Substituted Trustee, do hereby

sell and convey unto Citicorp Mortgage, Inc. the land and property herein described. I convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, on June 2, 1999.

J. Gary Massey  
J. Gary Massey, Substituted Trustee

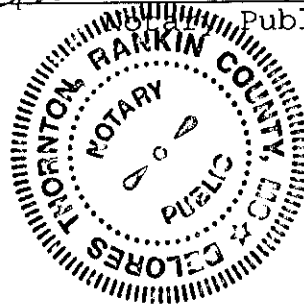
STATE OF MISSISSIPPI  
COUNTY OF HINDS

Personally appeared before me, the undersigned authority in and for said county and state, on June 2, 1999, the within named J. Gary Massey, Substituted Trustee, duly identified before me, who acknowledged that in said representative capacity he executed the above and foregoing instrument, after having first been duly authorized to do so.

Helene Shanta  
Public

My Commission Expires:

MISSISSIPPI STATEWIDE NOTARY PUBLIC  
MY COMMISSION EXPIRES SEPT. 28, 2002  
BONDED THRU STEGALL NOTARY SERVICES



GRANTOR'S ADDRESS:

J. Gary Massey, Substitute Trustee  
Shapiro & Massey, L.L.P.  
Deposit Guaranty Building  
200 East Capitol Street, Suite 1745  
Jackson, MS 39201  
601-968-9986  
S&M #99-0287

GRANTEE'S ADDRESS:

CITICORP MORTGAGE INC.  
15851 Clayton Road  
Ballwin MO 63011-2297  
314-851-1400/800-723-7906

PREPARED BY:

J. Gary Massey, Substitute Trustee  
Deposit Guaranty Building  
200 East Capitol Street, Suite 1745  
Jackson, MS 39201  
601-968-9986

P.O. Box 486  
Olive Branch, MS 38654

601-895-6220

DAVID GRISHAM  
GENERAL MANAGER

## Proof of Publication

STATE OF MISSISSIPPI  
COUNTY OF DESOTO

Personally appeared before me, a Notary Public in and for said County and State, David Grisham, Publisher of the DeSoto County Tribune, a newspaper published in the City of Olive Branch and having a general circulation in said County, who being duly sworn, deposed and said that the publication of a notice of which a true copy is hereto affixed, has been made in said newspaper for a period of 3 weeks consecutively, as follows, to wit:

In Vol. <u>XXVII</u>	No. <u>27</u>	, dated the <u>26th</u>	day of <u>May</u>	, 19 <u>99</u>
In Vol. <u>XXVII</u>	No. <u>26</u>	, dated the <u>19th</u>	day of <u>May</u>	, 19 <u>99</u>
In Vol. <u>XXVII</u>	No. <u>25</u>	, dated the <u>12th</u>	day of <u>May</u>	, 19 <u>99</u>
In Vol. _____	No. _____	, dated the _____	day of _____	, 19 _____
In Vol. _____	No. _____	, dated the _____	day of _____	, 19 _____

and that the DeSoto County Tribune has been published continuously for a period of more than one year.

David Grisham  
GENERAL MANAGER

Sworn to and subscribed before me, this 26<sup>th</sup>  
day of May, 19 99

(SEAL)



Gussie Smith

My commission expires \_\_\_\_\_ My Commission Expires April 27, 2002

To Shapiro & Massey, L.L.P.

for taking the annexed publication of 378

words or the equivalent thereof for a total of three (3)

times \$ 123.84, plus \$3.00 for making a proof

of publication and deposing to same for a total cost

of \$ 126.84

STATE MS. - DESOTO CO.

CMB

FILED

JUN 7 9 39 AM '99

Ø BK 353 PG 484  
W.E. DAVIS CH. CLK.

**SUBSTITUTED TRUSTEE'S  
NOTICE OF SALE**

WHEREAS, on October 28, 1993, Stephen Sheppard, a married person and Denise M. Sheppard executed a certain deed of trust to H. Farris Christer, III, Trustee for the benefit of Mid-State Mortgage Company, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 677, Page 424; and

WHEREAS, said Deed of Trust was subsequently assigned to Citicorp Mortgage, Inc. by instrument dated August 1, 1994 and recorded in Book 735 at Page 575 of the aforesaid Chancery Clerk's office; and

WHEREAS, Citicorp Mortgage, Inc. has heretofore substituted J. Gary Massey as Trustee by instrument dated April 6, 1999 and recorded in the aforesaid Chancery Clerk's Office in Book 1100 at Page 655; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Citicorp Mortgage, Inc., the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, J. Gary Massey, Substituted Trustee in said deed of trust, will on June 2, 1999 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 83, Section B, Magnolia Gardens Subdivision, Section 34, Township 1 South, Range 6 West, as recorded in DeSoto County Chancery Court Clerk's Office, in the Chancery Court Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for more particular description of said property.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on April 22, 1999.

/s/ J. Gary Massey  
Substituted Trustee for  
Citicorp Mortgage, Inc.

Shapiro & Massey, L.L.P.  
Deposit Guaranty Building  
200 East Capitol Street, Suite 1745  
Jackson, Mississippi 39201  
(601) 968-9986  
May 12, 19, 26-occ.

**SHAPIRO & MASSEY**  
DEPOSIT GUARANTY BUILDING  
200 E. CAPITOL, SUITE 1745  
JACKSON, MS 39201